

**Claims**

I claim:

1. A method for facilitating access to messages comprising:  
storing the message in a database;  
associating the message with at least one intended recipient by at least one identifier;  
notifying the intended recipient of the message for said recipient which is stored in the database;  
providing a web site for the recipient to view the message;  
authenticating the recipient using a second identifier;  
searching the database to find messages associated with the recipient by matching said at least one identifier; and  
displaying the messages associated with the recipient.
2. The method of claim 1 wherein said first identifier is an account number.
3. The method of claim 1 wherein said second identifier is a combination of a user identification and a password.
4. The method of claim 1 wherein said second identifier is a biometric identification system.
5. The method of claim 1 wherein said message comprises:  
a message portion; and  
an attachment file in a format that is different from said message portion.

6. The method of claim 1, further comprising encrypting said site to view messages using an encryption method.

7. The method of claim 6 wherein said encryption method is SSL.

8. A message database comprising a first message associated with a first identifier and a second identifier, wherein said first identifier is associated with a first user and said second identifier is associated with a second user.